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Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

Appendix 1

MARKED VERSION

Without conceding the validity of the examiner's argument or the undemonstrated prima facie, and to expedite prosecution of the application, the claims are hereby amended as below and we respectfully seek the examiner's permission to add the following amendments:

1. (Currently Amended) A computer network method for ~~paying for goods or services~~ payment or fund transfer transactions over ~~the~~ at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device ~~such as a mobile phone~~ comprising:

providing at least a centralized payment processor linked to the networks;

extending at least one the telecommunication service provider's main processor for establishing sub accounts for both payer and payee on the provider's main processor having a corresponding account identifier to the main telecommunication account ~~such as their mobile or fixed line phone numbers where such sub accounts include personal identification such as a password or a voice pattern of the payer and payee in order to gain access~~;

receiving the payer's telecommunication account identifier, the transfer amount, the payee's telecommunication account identifier upon initiation of a transaction over a first network;

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establishing a connection with payer for authentication over a second

network different as compared to the first network;

sending at least a password by payer over said second network;

authenticating said respective account identifiers and said password linked to

the sub-account of payer;

whereby said authentication is satisfied, includes a further step of recording

a debit entry for said transfer amount in payer's sub account and a credit

entry for same for payee's sub account; and

wherein payer's telecommunication account is a non prepaid account.

conducting a payment process initiated by the payer through the payee's

point of sale by validating the payer's required mobile phone number or

account identifier and the payee's account identifier;

in the payment processor, upon receiving the account identifier of both payer

and payee, responding with confirming the accounts with the respective

telecommunication service provider's main processor over the network;

in the payment processor, upon receiving a positive response from the said

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~~telecommunication service provider of the payer and payee, responding with~~
~~an activation code sent over the network to the payer and initiating a~~
~~connection to the payer's mobile phone to request the activation code to be~~
~~inputted either through the keypad or by speaking the code directly to the~~
~~microphone piece of the mobile phone so as to be validated, said response~~
~~includes an indication of approval if the validating step results in identifying~~
~~and confirming the transaction by assigning an unique transaction number;~~

~~in the payment processor, if the validating step results in confirmation of the~~
~~transaction,~~
~~the step of requesting for a password is initiated where the payer is prompted~~
~~to key in the password using the keypad or saying the password to the~~
~~microphone so as to authenticate the payer's identity, authorisation and~~
~~associating the accounts linkage for both payer and payee to the payment~~
~~transaction;~~

~~in the payment processor, upon receiving the password or voice pattern from~~
~~the payer, this is authenticated with the stored password or voice pattern at~~
~~the payer's telecommunication service provider in order to gain access to~~
~~the payer's sub account over the network;~~

~~in the payer telecommunication service provider's processor, upon~~
~~authentication of the password or voice pattern will response as~~
~~authenticated to the payment processor over the network;~~

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~~if both confirmation and authenticating steps are validated, where the payer's
account is a prepaid account, the step includes a further step of verifying the
availability of funds to affect the purchase and on confirmation from the
payer's telecommunication provider, the telecommunication service provider
will debit an amount of money equal to the payer's payment amount, subject
to adjustment as instructed by payment processor over the network;~~

~~if both confirmation and authenticating steps are validated, the payer's
telecommunication service provider will record a debit entry with an amount
of money equal to the payer 's payment amount in the monthly
telecommunication bill, subject to adjustment where the payer's account is
an non-prepaid telecommunication account as instructed by the payment
processor over the network;~~

~~if both confirmation, authenticating and debiting of the payer's account steps
are validated, the payment processor will sent an approval code to the payee
or merchant server and instruct the merchant's telecommunication service
provider where the merchant's sub-account is held to record a credit entry
with an amount of money equal to the payer's payment amount on the
merchant's monthly telecommunication bill over the network, subject to
adjustment where such credit can be cashed-out only when there is a net
positive cash from the total bill on settlement;~~

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~~at the payee or merchant's server, upon receiving this approval code, requested goods or services will be deemed sold to the payer and will be released according to the terms of sale over the network;~~

~~at the completion of payment process, both payer and payee or merchant will receive an encrypted receipt detailing the purchase where the end-user will receive such receipt as a text message into the mobile phone's memory storage and the merchant's server upon receiving this receipt message over the network will stored this into its database;~~

~~verification of purchase includes the step of downloading the text message from the payer's mobile phone to the merchant's server using a wireless coupling device and the encrypted message is matched against the copy retrieved from the merchant's database;~~

~~and providing the integrity of the receipt includes the step of uploading the encrypted receipt text message from the payer's mobile phone using the reply function to the payment processor server over the network for decryption upon which the details of the transaction will be forwarded to the merchant originating the transaction and a copy of the decrypted text message back to the end-user where such copy may be printed out by way of a wireless printer connected to the mobile phone.~~

2. (Previously Presented) A method according to claim 1 wherein the payment is in the form of monetary units.

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3. (Currently Amended) A method according to claim 1 _further includes responding with an activation code through a first network and receiving said code from payer through a second network._
~~wherein the payment from the payer is made as a direct debit transaction in the case of a prepaid telecommunication account.~~

4. (Currently Amended) A method according to claim 1 _whereby said authentication is satisfied, if the payer's telecommunication account is a prepaid account, includes a further step of verifying the availability of funds satisfying said amount and subject to said verification, the said amount debited from payer's sub account and credited same to payee's sub account._

~~wherein the payment is made from the payer as a debit book entry transaction in the case of an non prepaid telecommunication account where the payment amount is included in the billing statement where the total bill includes regular telecommunication charges.~~

5. (Currently Amended) A method according to claim 1 _wherein sub-account including at least a password for access._ ~~wherein the payment is made to the merchant or payee as a credit book entry in the case of non prepaid telecommunication account and is including in the billing statement where the total may be netted off with regular telecommunication charges.~~

6. (Currently Amended) A method according to claim 1 _further includes the_

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steps for receiving goods and services comprising : ~~wherein the purchase transaction is initiated at a point of sale by payer by connecting using internet protocol or wireless application protocol.~~

receiving and storing an encrypted receipt in payer's wireless communication device;

verifying of transaction includes a step of downloading said receipt from the payer's wireless communication device to merchant server and comparing against a copy stored in merchant server; and

checking the integrity of the receipt further includes the step of uploading the receipt to the payment processor for decryption.

7. (Cancel)

8. (Cancel)

9. (Cancel).

10. (Cancel).

11. (Cancel)

12. (Cancel)

13. (Cancel).

14. (Cancel)

15. (Cancel).

16. (Cancel)

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17. (Cancel)

18. (Cancel)

19. (Cancel)

20. (Previously Presented) A method according to claim 1 and further comprising a customer interface comprising an interactive voice response module.

21. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 1.

22. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 2.

23. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 3.

24. (NEW) System for paying for goods or services over at least two networks using telecommunication accounts through at least one

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telecommunication service provider and a wireless communication device implementing method 4.

25. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 5.

26. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 6.

27. (NEW) System for payment or fund transfer transaction over at least two networks using telecommunication accounts through at least one telecommunication service provider and a wireless communication device implementing method 20.

28. (NEW) Computer executable software code stored on a computer readable storage medium implementing method 1.

29. (NEW) Computer executable software code stored on a computer readable storage medium implementing method 3.

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30. (NEW) Computer executable software code stored on a computer

readable storage medium implementing method 4.

31. (NEW) Computer executable software code stored on a computer

readable storage medium implementing method 5.

32. (NEW) Computer executable software code stored on a computer

readable storage medium implementing method 6.

33 (NEW) A method for presenting a receipt to receive goods or services

previously paid comprising:

receiving and storing a receipt in payer's wireless communication device;

downloading said receipt from the payer's wireless communication device to

merchant server and matching against a stored copy in merchant server; and

if receipt is matched, receiving goods or services from merchant.